

SWORD FINANCIAL CORPORATION

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1202883	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$547	\$512	-6.3%		
Loans	\$504	\$472	-6.2%		
Construction & development	\$37	\$33	-10.3%		
Closed-end 1-4 family residential	\$138	\$133	-4.1%		
Home equity	\$10	\$10	10.1%		
Credit card	\$0	\$0	-9.1%		
Other consumer	\$8	\$8	2.2%		
Commercial & Industrial	\$65	\$61	-6.1%		
Commercial real estate	\$191	\$177	-7.3%		
Unused commitments	\$51	\$46	-9.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-4.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$14	-9.5%		
Cash & balances due	\$10	\$9	-4.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$46	238.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$52	286.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$496	\$458	-7.8%		
Deposits	\$450	\$438	-2.6%		
Total other borrowings	\$43	\$16	-62.4%		
FHLB advances	\$21	\$13	-38.4%		
Equity					
Equity capital at quarter end	\$50	\$54	8.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	10.3%	--		
Tier 1 risk based capital ratio	9.8%	11.3%	--		
Total risk based capital ratio	11.1%	12.6%	--		
Return on equity ¹	7.6%	14.4%	--		
Return on assets ¹	0.7%	1.5%	--		
Net interest margin ¹	4.3%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.8%	68.3%	--		
Loss provision to net charge-offs (qtr)	75.1%	124.1%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.3%	3.1%	0.4%	0.6%	--
Closed-end 1-4 family residential	1.6%	5.3%	0.3%	0.3%	--
Home equity	1.0%	0.8%	0.0%	0.0%	--
Credit card	9.4%	7.8%	0.0%	0.6%	--
Other consumer	0.9%	1.1%	0.0%	0.0%	--
Commercial & Industrial	3.8%	2.3%	0.9%	0.6%	--
Commercial real estate	4.6%	2.4%	0.4%	0.1%	--
Total loans	3.3%	3.0%	0.4%	0.3%	--